When it comes to accidental death insurance plans, it pays to be loyal.

For Broker Use Only

Our customers have counted on us since 1810.

Overview

With our clients seeking ways to strengthen the relationship they have with their existing customers, the Loyalty Rewards Program from The Hartford was developed as a way to reward member loyalty.

The Loyalty Rewards Program works in conjunction with our Accidental Death Insurance Plan, and features a benefit schedule that increases the face amount of the benefits by a certain percentage for every year the insured has been a member of your organization (up to 150% of the face amount).

The member's benefit amounts increase but the cost to the insured does not. This concept can provide significant opportunities for our customers by rewarding long-standing members for their tenure with the organization. Loyalty programs have driven tremendous growth for our partners and can be a differentiator in the association and affinity market space.

Sample Benefit Schedule of the Loyalty Rewards Program

Years as a Member	Death Benefit Principal Sum
1st Year	100% of Death Benefit
2nd Year	110% of Death Benefit
3rd Year	120% of Death Benefit
4th Year	130% of Death Benefit
5th Year	140% of Death Benefit
6th Year	150% of Death Benefit

The Hartford

Combine the standard features of our Accidental Death Plans with the distinct structure of the Loyalty Rewards Program, and you've got a package that's tough to beat. In addition, several benefit options are available to add even more value for your members:

- **Accidental Loss of Life Benefit:** Paid when a covered person's injury results in death within 90 days from a covered accident.
- **Hospital Accident Benefit:** Pays a daily benefit for a period of hospitalization due to a covered injury.
- **Outpatient Benefit:** Pays a benefit if an insured sustains a covered injury and receives treatment at an outpatient facility or emergency room within 24 hours of the accident.
- **Recuperation Benefit:** Pays an additional benefit while an insured is recovering after a period of hospital confinement due to a covered injury. This benefit is payable for the same number of days the Hospital Accident benefit is paid.

Optional Benefits Also Increase In Value

Since these available frill options pay a benefit based on a percentage of the death benefit, as the Loyalty Rewards Program increases the death benefit over time, the optional benefits also increase in value at no additional cost to the member. The exhibit below illustrates the Loyalty Rewards Program structure for an Accidental Death Plan with the Hospital Accident, Recuperation and Outpatient Benefits.

Sample Benefit Schedule of the Loyalty Rewards Program

Type of Benefit	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6+
Hospital Accident	$200.00	$220.00	$240.00	$260.00	$280.00	$300.00
Recuperation Benefit	$200.00	$220.00	$240.00	$260.00	$280.00	$300.00
Outpatient Benefit	$200.00	$220.00	$240.00	$260.00	$280.00	$300.00
Accidental Death Benefit	$20,000.00	$22,000.00	$24,000.00	$26,000.00	$28,000.00	$30,000.00

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